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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar licer Brin iden	e the name that is on a government-issued ure identification (for mple, your driver's use or passport). g your picture tification to your eting with the trustee.	TaShawna First name Lanise Middle name Bolden Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number N)	xxx-xx-8644	

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Debtor 1 **TaShawna Lanise Bolden**

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live	3741 Chinney Ridge Court	If Debtor 2 lives at a different address:			
		Ellenwood, GA 30294 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		DeKalb				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
ò.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. 			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Debtor 1 **TaShawna Lanise Bolden**

Case number (if known)

Par	t 2: Tell the Court About	Your B	ankruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	■ Chapter 7						
		□ с						
		□ сі	hapter 12					
		□ сі	hapter 13					
			•					
8.	How you will pay the fee		about how yo	u may pay. Typic attorney is submi	ally, if you are paying the fee yo	k with the clerk's office in your local court for more urself, you may pay with cash, cashier's check, or alf, your attorney may pay with a credit card or che	r money	
						on, sign and attach the Application for Individuals t	to Pay	
			ŭ		(Official Form 103A).	n only if you are filing for Chapter 7. By law, a judg	ie mav	
		Ш	but is not req applies to you	uired to, waive your family size and	our fee, and may do so only if yo you are unable to pay the fee ir	ur income is less than 150% of the official poverty installments). If you choose this option, you must cial Form 103B) and file it with your petition.	line that	
9.	Have you filed for bankruptcy within the last 8 years?	■ No						
	•		District		When	Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Ye	S.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your	□ No	Go to l	ine 12.				
	residence?	■ Ye	.s Has yo	ur landlord obtair	ned an eviction judgment agains	t you?		
		_ 10		No. Go to line 12	2.			
				Yes. Fill out <i>Initio</i> bankruptcy petiti		Judgment Against You (Form 101A) and file it with	this	

Debtor 1 TaShawna Lanise Bolden

Case number (if known)

Par	Report About Any Bu	sinesses	You Own	as a Sole Proprie	tor	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	and location of bus	iness	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	per, Street, City, Stat	te & ZIP Code	
	it to this petition.		Chec	k the appropriate bo	x to describe your business:	
				Health Care Busir	ness (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))	
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))	
				None of the above		
Chapter 11 of the deadlines. If you indicate that you are a small busine operations, cash-flow statement, and federal income you a small business in 11 U.S.C. 1116(1)(B).		ndicate that you are low statement, and f	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure			
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	■ No.	I am r	not filing under Chap	oter 11.	
		debtor, see 11		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.		
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
Part	t 4: Report if You Own or	Have Any	Hazardo	ous Property or An	y Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is	the hazard?		
	public health or safety? Or do you own any property that needs			diate attention is why is it needed?		
	immediate attention?		. ioodou,	, io it floodod:		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?		
					Number, Street, City, State & Zip Code	

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Debtor 1 TaShawna Lanise Bolden

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1 TaShawna Lanise Bolden Document Page 6 of 48 Case number (if known)

Par	Answer These Questi	ions for Re	eporting Purposes				
16.	What kind of debts do you have?	16a.		sumer debts? Consumer debts are definal, family, or household purpose."	ned in 11 U.S.C. § 101(8) as "incurred by an		
			☐ No. Go to line 16b.				
			Yes. Go to line 17.				
		16b.		iness debts? Business debts are debts t ment or through the operation of the busi			
			□ No. Go to line 16c. □ Yes. Go to line 17.				
		16c.	State the type of debts you owe	e that are not consumer debts or busines	s debts		
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7.	Go to line 18.			
	Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expense are paid that funds will be available to distribute to unsecured creditors?				
	administrative expenses are paid that funds will		■ No				
	be available for distribution to unsecured creditors?		☐ Yes				
18.	How many Creditors do	1 -49		□ 1,000-5,000	□ 25,001-50,000		
	you estimate that you owe?	□ 50-99		<u></u> 5001-10,000	<u></u> 50,001-100,000		
		☐ 100-19 ☐ 200-99		☐ 10,001-25,000 ☐ More than100,000			
		L 200-9					
19.	How much do you estimate your assets to	S 0 - \$9	50,000	☐ \$1,000,001 - \$10 million	\$500,000,001 - \$1 billion		
	be worth?		01 - \$100,000	☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion		
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion		
20.	How much do you	□ \$0 - \$50,000		☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your liabilities to be?		01 - \$100,000	□ \$10,000,001 - \$50 million	\$1,000,000,001 - \$10 billion		
			001 - \$500,000 001 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion		
Par	t 7: Sign Below						
	you	I have ex	amined this petition, and I declar	re under penalty of perjury that the inform	nation provided is true and correct.		
	•	If I have o	chosen to file under Chapter 7. I	am aware that I may proceed, if eligible,	under Chapter 7, 11,12, or 13 of title 11.		
			•	ef available under each chapter, and I ch			
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
		I request	relief in accordance with the cha	apter of title 11, United States Code, spec	rified in this petition.		
		bankrupto and 3571	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
			nawna Lanise Bolden yna Lanise Bolden	Signature of Debtor	2		
			e of Debtor 1	3.ga.a. 3. 200001			
		Executed		Executed on			
			MM / DD / YYYY	MM	/ DD / YYYY		

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Debtor 1 TaShawna Lanise Bolden

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jason B. Lutz GA Bar No. Signature of Attorney for Debtor	Date	February 12, 2018 MM / DD / YYYY			
Jason B. Lutz GA Bar No. 670673 Printed name					
Clark & Washington, L.L.C.					
3300 Northeast Expressway Building 3 Atlanta, GA 30341					
Number, Street, City, State & ZIP Code					
Contact phone 770-488-9338	Email address	cworders@cw13.com			
670673 Bar number & State					

Fill in this inform	mation to identify you	r case:			
Debtor 1	TaShawna Lanis				
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT C	OF GEORGIA - ATLANTA DI	VISION	
Case number					
(if known)					Check if this is an
				a	mended filing
Official Ea	rm 107				
Official Fo		Affairs for Individ	duals Filing for B	ankruntev	4/16
Be as complete a information. If m	and accurate as poss	ible. If two married people a attach a separate sheet to	re filing together, both are	equally responsible for sup y additional pages, write you	plying correct
Part 1: Give I	Details About Your Ma	arital Status and Where You	Lived Before		
1. What is you	ır current marital statı	ıs?			
☐ Married	I				
Not ma	rried				
2. During the I	ast 3 years, have you	lived anywhere other than	where you live now?		
□ No					
Yes. Lis	st all of the places you I	ived in the last 3 years. Do no	ot include where you live now	<i>1</i> .	
Debtor 1 P	rior Address:	Dates Debtor 1	Debtor 2 Prior Ad	dress:	Dates Debtor 2
1603 Rice	Sauaro	lived there From-To:	П 0 Ваки		lived there
Lithonia,	GA 30058	2015-08/2017	☐ Same as Debtor	I	☐ Same as Debtor 1 From-To:
states and territor No	ries include Arizona, Ca		vada, New Mexico, Puerto R	ity property state or territor ico, Texas, Washington and V	
Part 2 Expla	in the Sources of You	r Income			
Fill in the total	al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part		ndar years?
_	Il in the details.				
		Debtor 1		Debtor 2	
		Sources of income	Gross income	Sources of income	Gross income
		Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
	of current year until ed for bankruptcy:	■ Wages, commissions, bonuses, tips	\$5,071.00	☐ Wages, commissions, bonuses, tips	
		☐ Operating a business		☐ Operating a business	

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Official Form 107

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Case number (if known) Document

Debtor 1 TaShawna Lanise Bolden

					Debtor 1		Debtor 2		
					Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inc		Gross income (before deductions and exclusions)
	or last caler anuary 1 to			, 2017)	■ Wages, commissions, bonuses, tips	\$62,000.00	☐ Wages, combonuses, tips	missions,	
					☐ Operating a business		☐ Operating a	business	
	or the calen anuary 1 to				■ Wages, commissions, bonuses, tips	\$52,000.00	☐ Wages, combonuses, tips	ımissions,	
					☐ Operating a business		☐ Operating a	business	
5.	Include incand other winnings. List each	come re public I If you a source	egardle benefit are filing	ss of wheth payments; g a joint cas	e during this year or the two er that income is taxable. Exa pensions; rental income; inter e and you have income that y me from each source separat	imples of other income are a est; dividends; money collec- rou received together, list it c	ted from lawsuits; only once under De	royalties; and ebtor 1.	
	☐ res.	riii iri u	ne deta	ilis.					
					Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of inc Describe below		Gross income (before deductions and exclusions)
Pa	art 3: Lis	Certa	in Payr	nents You	Made Before You Filed for I	Bankruptcy			
6.	Are either □ No.	Neith individual indiv	dual pri g the 9 No.	tor 1 nor D marily for a 0 days befo Go to line 7 List below e paid that cro not include	s debts primarily consumer ebtor 2 has primarily consumer personal, family, or househol re you filed for bankruptcy, did ach creditor to whom you paideditor. Do not include payment payments to an attorney for the on 4/01/19 and every 3 years	Imer debts. Consumer debts d purpose." d you pay any creditor a tota d a total of \$6,425* or more intensity for domestic support obligations bankruptcy case.	I of \$6,425* or mo n one or more pay lations, such as ch	re? /ments and tl illd support a	he total amount you nd alimony. Also, do
	■ Yes.				r both have primarily consure you filed for bankruptcy, did		I of \$600 or more?	,	
			No.	Go to line 7					
			i	include pay	ach creditor to whom you paid ments for domestic support of this bankruptcy case.				
	Creditor	s Nam	e and A	Address	Dates of payme	nt Total amount	Amount you	Was this p	payment for

paid

still owe

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Debtor 1 TaShawna Lanise Bolden

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.						
	Yes. List all payments to an insider.						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment	
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos No		yments or transfer a	nny property on a	account of a d	ebt that benefited an	
	☐ Yes. List all payments to an insider						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment litor's name	
Pa 9.	t 4: Identify Legal Actions, Repossession Within 1 year before you filed for bankrupt		ny lawsuit court ac	tion or administ	rative proceed	ling?	
0.	List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.						
	Case title Case number	Nature of the case	Court or agency		Status of the case		
	Thrift Investment Corporation vs Tashawna Bolden 344-14	Garnishment	Caroline County District Court, MD District Court of Maryland 3rd Street Denton, MD 21629		☐ Pending ☐ On appeal ☐ Concluded		
	State Of Maryland vs Tashawna Bolden C02JG17012592	Tax Lien	Anne Arundel Circuit Court 8 Church Circ Annapolis, MD 21401		□ Pending□ On appeal■ Concluded		
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below		erty repossessed, f	oreclosed, garni	shed, attached	d, seized, or levied?	
	□ No. Go to line 11.■ Yes. Fill in the information below						
	Creditor Name and Address	Describe the Property		Date		Value of the	
	Orealtor Name and Address	, ,	۵.	Date		property	
	Thrift Investment Corporation c/o Peroutka, Miller, Klima,& Peters	•	Explain what happened All real and personal property 01/2 nt			\$1,022.00	
	8028 Ritchie Hwy #300 Pasadena, MD 21122	 □ Property was repossessed. □ Property was foreclosed. ■ Property was garnished. 					
		☐ Property was attached, seized or levied.					

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Debtor 1 TaShawna Lanise Bolden

	Creditor Name and Address	Describe the Property	Date	Value of the
		Explain what happened		property
	GC Services Limited Partnership 6330 Gulfton	Garnished Wages (Student Loan)	2017	\$6,700.00
	Houston, TX 77081	☐ Property was repossessed.		
	,	☐ Property was foreclosed.		
		■ Property was garnished.		
		☐ Property was attached, seized or levied.		
11.	accounts or refuse to make a payment b ■ No □ Yes. Fill in the details.	_		
	Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
12.	■ No Yes		assignee for the ben	efit of creditors, a
Par	List Certain Gifts and Contribution	15		
13.	Within 2 years before you filed for banks No Yes. Fill in the details for each gift.	ruptcy, did you give any gifts with a total value of more	than \$600 per person	?
	Gifts with a total value of more than \$60 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:			
14.	_ '	ruptcy, did you give any gifts or contributions with a to	tal value of more than	\$600 to any charity?
	NoYes. Fill in the details for each gift or or	contribution		
	Gifts or contributions to charities that more than \$600 Charity's Name	total Describe what you contributed	Dates you contributed	Value
	Address (Number, Street, City, State and ZIP Cod	e)		
Par	t 6: List Certain Losses			
15.	Within 1 year before you filed for bankru or gambling?	iptcy or since you filed for bankruptcy, did you lose an	ything because of the	ft, fire, other disaster,
	■ No			
	☐ Yes. Fill in the details.			
	Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>	loss	lost

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Debtor 1 TaShawna Lanise Bolden

			,	
Part	7: List Certain Payments or Transfers			
16.	Within 1 year before you filed for bankruptcy, d consulted about seeking bankruptcy or prepari Include any attorneys, bankruptcy petition prepare	ng a bankruptcy petition?	. ,	erty to anyone you
	□ No■ Yes. Fill in the details.			
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any prop transferred	erty Date payment or transfer was made	Amount of payment
	Clark & Washington, LLC 3300 Northeast Expressway Building 3 Atlanta, GA 30341	Partial Chapter 13 Filing Fee	02/2018	\$75.00
	CIN Legal Data Services Box 88229 Milwaukee, WI 53288	Various Pre-bankruptcy Servio	ces	\$0.00
	Within 1 year before you filed for bankruptcy, depromised to help you deal with your creditors of Do not include any payment or transfer that you lis No Yes. Fill in the details.	or to make payments to your creditor		erty to anyone who
	Person Who Was Paid Address	Description and value of any prop transferred	erty Date payment or transfer was made	Amount of payment
	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your busin Include both outright transfers and transfers made include gifts and transfers that you have already lis No Yes. Fill in the details.	ness or financial affairs? as security (such as the granting of a s		
	Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person's relationship to you			
	Within 10 years before you filed for bankruptcy beneficiary? (These are often called asset-protec No ☐ Yes. Fill in the details.		elf-settled trust or similar device	of which you are a
	Name of trust	Description and value of the prope	erty transferred	Date Transfer was made
Part	8: List of Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Sto	rage Units	

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)

Last 4 digits of account number Type of account or instrument

Date account was closed, sold, moved, or transferred

Last balance before closing or transfer Document Page 13 of 48 Case number (if known)

Debtor 1 TaShawna Lanise Bolden

21.	Do you now have, or did you have within 1 yearsh, or other valuables?	ar before you filed for bankruptcy, an	y safe deposit box or other deposito	ory for securities,
	■ No			
	☐ Yes. Fill in the details.			
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
22.	Have you stored property in a storage unit or	place other than your home within 1 y	year before you filed for bankruptcy	?
	■ No □ Yes. Fill in the details.			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control fo	r Someone Else		
23.	Do you hold or control any property that some for someone.	eone else owns? Include any property	y you borrowed from, are storing for	r, or hold in trust
	■ No □ Yes. Fill in the details.			
		Where is the preparty?	Describe the preparty	Value
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Par	t 10: Give Details About Environmental Inform	mation		
For	the purpose of Part 10, the following definition	s apply:		
	Environmental law means any federal, state, or toxic substances, wastes, or material into the regulations controlling the cleanup of these si	air, land, soil, surface water, ground	<u> </u>	
	Site means any location, facility, or property a to own, operate, or utilize it, including disposa	s defined under any environmental la	nw, whether you now own, operate,	or utilize it or used
	Hazardous material means anything an enviro hazardous material, pollutant, contaminant, or		waste, hazardous substance, toxic	substance,
Rep	ort all notices, releases, and proceedings that	you know about, regardless of when	they occurred.	
24.	Has any governmental unit notified you that you	ou may be liable or potentially liable	under or in violation of an environm	ental law?
	■ No			
	Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of an	y release of hazardous material?		
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

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26.	Have you been a party in any judicial or adn	ninistrative proceeding under any enviro	nmental law? Include settlements a	ind orders.							
	■ No □ Yes. Fill in the details.										
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	lature of the case	Status of the case							
Pa	t 11: Give Details About Your Business or	Connections to Any Business									
27.	Within 4 years before you filed for bankrupt	cy, did you own a business or have any	of the following connections to any	business?							
	☐ A sole proprietor or self-employed in	n a trade, profession, or other activity, ei	ther full-time or part-time								
	☐ A member of a limited liability comp	any (LLC) or limited liability partnership	(LLP)								
	☐ A partner in a partnership										
	☐ An officer, director, or managing exc	ecutive of a corporation									
	☐ An owner of at least 5% of the voting	g or equity securities of a corporation									
		 No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. 									
	Business Name	Describe the nature of the business									
	Address (Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security								
		Name of accountant of bookkeeper	Dates business existed								
	institutions, creditors, or other parties.NoYes. Fill in the details below.										
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued									
Pai	t 12: Sign Below										
are with 18 U	ve read the answers on this <i>Statement of Fin</i> true and correct. I understand that making a nabankruptcy case can result in fines up to 9.J.S.C. §§ 152, 1341, 1519, and 3571. TaShawna Lanise Bolden	false statement, concealing property, or \$250,000, or imprisonment for up to 20 y	obtaining money or property by fra								
	Shawna Lanise Bolden nature of Debtor 1	Signature of Debtor 2									
Da	February 12, 2018	Date									
Did ■ N		ent of Financial Affairs for Individuals Fili	ing for Bankruptcy (Official Form 10	07)?							
Did ■ N	you pay or agree to pay someone who is not	an attorney to help you fill out bankrupt	cy forms?								
	es. Name of Person Attach the Bankru	ptcy Petition Preparer's Notice, Declaration,	and Signature (Official Form 119).								

Fill in this		Document Page 15 of 48		
	s information to identify your ca			
Debtor 1	TaShawna Lanise	Bolden		
D - l- 1 0	First Name	Middle Name Last Name		
Debtor 2 (Spouse, if fili	ing) First Name	Middle Name Last Name		
United Sta	ates Bankruptcy Court for the: N	NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISI	ION	
	_			
Case num				☐ Check if this is an amended filing
				· ·
Officia	l Form 106A/B			
_	dule A/B: Prope	rtv		40/45
		items. List an asset only once. If an asset fits in more than or	ne category list the asset in	12/15
hink it fits b	best. Be as complete and accurate	as possible. If two married people are filing together, both a separate sheet to this form. On the top of any additional page	re equally responsible for su	upplying correct
Part 1: De	escribe Each Residence, Building, I	Land, or Other Real Estate You Own or Have an Interest In		
. Do you o	own or have any legal or equitable i	nterest in any residence, building, land, or similar property?		
■ No. Go	o to Part 2.			
☐ Yes. \	Where is the property?			
Part 2: De	escribe Your Vehicles			
	ans, trucks, tractors, sport utili	also report it on Schedule G: Executory Contracts and U. ty vehicles, motorcycles	nexpired Leases.	
Yes				
	Vio		Do not deduct secured c	laims or exemptions. Put
3.1 Mak	Forte	Who has an interest in the property? Check one	the amount of any secure	ed claims on Schedule D: ims Secured by Property.
Mod Yea	Jei	Debtor 1 only		Current value of the
Арр	proximate mileage: 4	7k Debtor 1 and Debtor 2 only	Current value of the entire property?	portion you own?
	er information:	At least one of the debtors and another		
Othe				
Othe		Check if this is community property (see instructions)	\$12,875.00	\$12,875.00

6. **Household goods and furnishings** *Examples:* Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

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Case number (if known) Document Debtor 1 TaShawna Lanise Bolden Yes. Describe..... \$2,500.00 4BD, LR, DR, W/D. 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... \$500.00 3Tvs, 1 ipad, 1 tablet, 8. Collectibles of value Examples: Antiques and figurines: paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... Clothing \$200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... Costume Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$3,250.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own? Do not deduct secured

Official Form 106A/B Schedule A/B: Property page 2

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Case number (if known) Document Debtor 1 TaShawna Lanise Bolden claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No ■ Yes..... Cash \$25.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes..... Suntrust \$100.00 17.1. Checking Suntrust \$30.00 17.2. Savings 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Institution name: Type of account: \$5,000.00 401(k) VanGuard 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No

Institution name or individual: ☐ Yes.

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

■ No Issuer name and description. ☐ Yes.....

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

■ No

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes.....

Schedule A/B: Property

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Case number (if known) Document Debtor 1 TaShawna Lanise Bolden 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No The Yes, Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information... 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance □ No Yes. Name the insurance company of each policy and list its value. Surrender or refund Company name: Beneficiary: value: **Term Policy** \$0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list

☐ Yes. Give specific information..

■ No

	Case 10-32423-WIII	DOC T	FIIEU UZI IZI	TO	LINETEU 02/12/10 13.4		Desc ivia
Debtor 1	TaShawna Lanise Bolde	n	Document	Pa	age 19 of 48 Case number (if kr	nown)	
						· · —	

36.	Add the dollar value of all of your entries from Part 4, including for Part 4. Write that number here		ges you have attached	\$5,155.00
Part	5: Describe Any Business-Related Property You Own or Have an Interes	est In. List any real esta	ate in Part 1.	
	Oo you own or have any legal or equitable interest in any business-relate	d property?		
	No. Go to Part 6.			
	Yes. Go to line 38.			
Part	6: Describe Any Farm- and Commercial Fishing-Related Property You If you own or have an interest in farmland, list it in Part 1.	Own or Have an Intere	st In.	
46.	Do you own or have any legal or equitable interest in any farm-	or commercial fishir	ng-related property?	
	No. Go to Part 7.			
	☐ Yes. Go to line 47.			
Part	7: Describe All Property You Own or Have an Interest in That You	Did Not List Above		
	Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No Yes. Give specific information			
54.	Add the dollar value of all of your entries from Part 7. Write that	at number here		\$0.00
Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2		······	\$0.00
56.	Part 2: Total vehicles, line 5	\$12,875.00		
57.	Part 3: Total personal and household items, line 15	\$3,250.00		
58.	Part 4: Total financial assets, line 36	\$5,155.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$21,280.00	Copy personal property total	\$21,280.0
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$21,280.00

Official Form 106A/B Schedule A/B: Property page 5

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Fill in this infor	mation to identify your	case:		
Debtor 1	TaShawna Lanise	e Bolden		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF GEORGIA - ATLANTA DIVISION	1
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own			Specific laws that allow exemption
Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
\$12,875.00		\$5,000.00	O.C.G.A. § 44-13-100(a)(3)
		100% of fair market value, up to any applicable statutory limit	
\$2,500.00		\$2,500.00	O.C.G.A. § 44-13-100(a)(4)
		100% of fair market value, up to any applicable statutory limit	
\$500.00		\$500.00	O.C.G.A. § 44-13-100(a)(4)
		100% of fair market value, up to any applicable statutory limit	
\$200.00		\$200.00	O.C.G.A. § 44-13-100(a)(4)
		100% of fair market value, up to any applicable statutory limit	
\$50.00		\$50.00	O.C.G.A. § 44-13-100(a)(5)
		100% of fair market value, up to any applicable statutory limit	
	\$2,500.00 \$200.00	\$2,500.00 \$\$50.00 \$\$50.00 \$\$	Check only one box for each exemption. \$12,875.00 \$12,875.00 \$2,500.00 \$2,500.00 \$2,500.00 \$2,500.00 \$30.00 \$40.00 \$500.00 \$100% of fair market value, up to any applicable statutory limit \$500.00 \$100% of fair market value, up to any applicable statutory limit \$200.00 \$200.00 \$200.00 \$200.00 \$300.00

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	Brief description of the property and line on Schedule A/B that lists this property				
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	Cash Line from Schedule A/B: 16.1	\$25.00		\$25.00	O.C.G.A. § 44-13-100(a)(6)
	Line Ironi Schedule AVB. 10.1		100% of fair market value, up to any applicable statutory limit		
	Checking: Suntrust	\$100.00		\$100.00	O.C.G.A. § 44-13-100(a)(6)
	Line from Scriedule A/B. 17.1			100% of fair market value, up to any applicable statutory limit	
	Savings: Suntrust	\$30.00		\$30.00	O.C.G.A. § 44-13-100(a)(6)
	Line from Scriedule A/B. 17.2			100% of fair market value, up to any applicable statutory limit	
	401(k): VanGuard Line from Schedule A/B: 21.1	\$5,000.00		\$5,000.00	O.C.G.A. § 44-13-100(a)(2.1)
	Line nom <i>Schedule AVD</i> . 2111			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every			led on or after the date of adjustme	nt.)
	■ No				
	☐ Yes. Did you acquire the property cover	red by the exemption wi	thin 1	,215 days before you filed this case	?
	□ No				
	□ Yes				

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			2 of 48		
Fill in this information	to identify you	r case:			
Debtor 1 TaS	Shawna Lanis	se Bolden			
First I	Name	Middle Name Last Name		•	
Debtor 2 (Spouse if, filing) First I	Nama	Middle Name Last Name			
(Spouse II, IIIIIIg) First I	Name	Middle Name Last Name			
United States Bankruptc	y Court for the:	NORTHERN DISTRICT OF GEORGIA - AT	TLANTA DIVISION		
Case number					
(if known)				☐ Check	if this is an
				amend	ded filing
	_				
Official Form 106	<u>SD</u>				
Schedule D: C	reditors	Who Have Claims Secure	ed by Propert	У	12/15
Do an annual of a surely and a service		f to			
		f two married people are filing together, both are e out, number the entries, and attach it to this form.			
number (if known).					
1. Do any creditors have cl	aims secured by	your property?			
☐ No. Check this bo	ox and submit th	is form to the court with your other schedules.	You have nothing else t	o report on this form.	
Yes. Fill in all of the second of the sec	he information b	pelow.			
Part 1: List All Secu	red Claims				
2. List all secured claims.	If a creditor has n	nore than one secured claim, list the creditor separate	Column A	Column B	Column C
for each claim. If more than	one creditor has	a particular claim, list the other creditors in Part 2. As	Amount of claim	Value of collateral	Unsecured
much as possible, list the cla	aims in alphabetio	cal order according to the creditor's name.	Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Consumer Portf	folio Svc	Describe the property that secures the claim:	\$21,303.00	\$12,875.00	\$8,428.00
Creditor's Name		2016 Kia Forte 47k miles			
Attn: Bankrupto	y	As of the date you file, the claim is: Check all that			
Po Box 57071 Irvine, CA 92619	a	apply.			
		Contingent			
Number, Street, City, Sta	te & Zip Code	Unliquidated			
Who owes the debt? Che	eck one.	☐ Disputed Nature of lien. Check all that apply.			
■ Debtor 1 only		■ An agreement you made (such as mortgage or s	ecured		
Debtor 2 only		car loan)	ecureu		
Debtor 1 and Debtor 2 o	inly	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debto	•	☐ Judgment lien from a lawsuit			
☐ Check if this claim rela	ites to a	Other (including a right to offset)			
community debt					
	Opened				
	09/15 Last				
	Active				
Date debt was incurred	12/13/17	Last 4 digits of account number 0290	<u> </u>		
Maryland Depar	tment of	Barrier de la companya del companya de la companya del companya de la companya de	\$6,056.00	\$21,280.00	\$0.00
Revenue Creditor's Name		Describe the property that secures the claim:	Ψ0,030.00	Ψ21,200.00	Ψ0.00
Oreditor 3 Name		All Debtor's real and personal property			
PO Box 8888		As of the date you file, the claim is: Check all that apply.			
Annapolis, MD 2	21401	☐ Contingent			
Number, Street, City, Sta	te & Zip Code	☐ Unliquidated			
		☐ Disputed			
Who owes the debt? Che	eck one.	Nature of lien. Check all that apply.			
Debtor 1 only		An agreement you made (such as mortgage or s	ecured		
Debtor 2 only		car loan)			
Debtor 1 and Debtor 2 o	-	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debto	ors and another	☐ Judgment lien from a lawsuit			

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Debtor 1	TaShawna Lanise	Bolden		C	Case number (if know)		
	First Name	Middle Name	Last Name	_			
	if this claim relates to a nunity debt	•	Other (including a right to offset)	Tax Lien			
Date debt	was incurred 2017		Last 4 digits of account nun	nber			
2.3 Co	rift Investment rporation		escribe the property that secures	the claim:	\$11,675.76	\$21,280.00	\$0.00
	litor's Name	A	All real and personal prope	erty			
	Peroutka, Miller,						
Klima,& Peters 8028 Ritchie Hwy #300 Pasadena, MD 21122) a _l	s of the date you file, the claim is oply. Contingent	: Check all that			
Num	ber, Street, City, State & Zip Co		☐ Unliquidated				
Who owe	es the debt? Check one.		Disputed				
_		_	lature of lien. Check all that apply.				
■ Debtor	- ,		An agreement you made (such as car loan)	s mortgage or secu	ırea		
☐ Debtor	•	_					
_	1 and Debtor 2 only tone of the debtors and ar	_	☐ Statutory lien (such as tax lien, me	ecnanic's lien)			
_			Judgment lien from a lawsuit				
	if this claim relates to a nunity debt	_	Other (including a right to offset)				
Date debt	was incurred 08/201	4	Last 4 digits of account nun	nber <u>4414</u>			
			mn A on this page. Write that nur		\$39,034.7	6	
	the last page of your for at number here:	rm, add the	dollar value totals from all pages	S.	\$39,034.7	6	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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		Document	Page 24 of	48	_		
Fill in this info	rmation to identify your case:						
Debtor 1	TaShawna Lanise Bolde	n					
		iddle Name	Last Name				
Debtor 2	First Name M	iddle Name	Last Name				
(Spouse if, filing)	First Name IVI	iddle Name	Last Name				
United States B	ankruptcy Court for the: NORT	HERN DISTRICT OF G	EORGIA - ATLANT	A DIVISION			
Case number						Check if this is	s an
					_	amended filing	
Official For Schedule I	m 106E/F E/F: Creditors Who Ha	ave Unsecured	l Claims			12	/15
ny executory con schedule G: Exec schedule D: Cred eft. Attach the Co ame and case no	nd accurate as possible. Use Part 1 f ntracts or unexpired leases that coul cutory Contracts and Unexpired Leas itors Who Have Claims Secured by F ontinuation Page to this page. If you umber (if known). All of Your PRIORITY Unsecured	d result in a claim. Also les (Official Form 106G). Property. If more space is have no information to re	list executory contra Do not include any cr needed, copy the Pa	cts on Schedule A/B: reditors with partially rt you need, fill it out,	Property (Office secured claim number the e	cial Form 106A as that are listen entries in the bo	/B) and on d in oxes on the
	tors have priority unsecured claims						
No. Go to	• •	agamst your					
_	rait 2.						
Yes. 2. List all of you	ur priority unsecured claims. If a cred	litar has more than one pri	ority upagoured alaim	list the graditar congret	alv for oach ala	im For oach ale	aim liated
identify what t possible, list t	type of claim it is. If a claim has both pri he claims in alphabetical order according than one creditor holds a particular cla	ority and nonpriority amounts	nts, list that claim here f you have more than t	and show both priority	and nonpriority	amounts. As m	uch as
(For an expla	nation of each type of claim, see the ins	structions for this form in th	e instruction booklet.)				
				Total claim	Priority amount	Nonpr amou	•
	troller of Maryland	Last 4 digits of accou	unt number	\$0.00		\$0.00	\$0.00
P.O. B	Creditor's Name OX 466	When was the debt in	ncurred?		_		
	olis, MD 21404 Street City State Zlp Code	As of the date you file	e. the claim is: Check	all that apply			
	ed the debt? Check one.	☐ Contingent	,				
Debtor 1	only	☐ Unliquidated					
Debtor 2	only	☐ Disputed					
Debtor 1	and Debtor 2 only	Type of PRIORITY un	secured claim:				
_	one of the debtors and another	☐ Domestic support of	obligations				
_	this claim is for a community debt	Taxes and certain	other debts you owe th	e government			
	subject to offset?	☐ Claims for death or	,	· ·			

■ No

☐ Yes

☐ Other. Specify _

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Georgia Department of Revenue	Last 4 digits of account number \$0.00	\$0.00	\$0.00
Priority Creditor's Name Accounts Receivable Collection Section 1800 Century Blvd. NE Suite 9100 Atlanta, GA 30345	When was the debt incurred?		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
☐ At least one of the debtors and another	☐ Domestic support obligations		
☐ Check if this claim is for a community debt	Taxes and certain other debts you owe the government		
Is the claim subject to offset?	\square Claims for death or personal injury while you were intoxicated		
■ No □ Yes	Other. Specify		
2.3 IRS	Last 4 digits of account number \$10,000.00	\$10,000.00	\$0.00
Priority Creditor's Name 401 W. Peachtree St., NW Stop #334-D Room 400 Atlanta, GA 30308 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
☐ At least one of the debtors and another	☐ Domestic support obligations		
☐ Check if this claim is for a community debt Is the claim subject to offset? ■ No ☐ Yes	■ Taxes and certain other debts you owe the government □ Claims for death or personal injury while you were intoxicated □ Other. Specify		

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

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Debto	or 1 TaShawna Lanise Bolden	Document Page 2	6 of 48 Case number (if know)	
4.1	Bay Area Credit Services	Last 4 digits of account number	9583	\$393.00
	Nonpriority Creditor's Name 4145 Shackleford Rd Ste 330b Norcross, GA 30093	When was the debt incurred?	Opened 11/16 Last Active 06/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ■ No	Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharing	aration agreement or divorce that you did not	
	☐ Yes	Other. Specify Collection Response	Attorney American Medical	
4.2	Fst Collect	Last 4 digits of account number	9256	\$96.00
	Nonpriority Creditor's Name Po Box 102 Lewes, DE 19958	When was the debt incurred?	Opened 12/04/13	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Medical		
4.3	Midwest Recovery Systems	Last 4 digits of account number	9555	\$740.00
	Nonpriority Creditor's Name Po Box 899 Florissant, MO 63032	When was the debt incurred?	Opened 9/29/16 Last Active 07/11	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	

■ No

☐ Yes

■ Other. Specify Sgq Processing

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

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Document Page 27 of 48 Debtor 1 TaShawna Lanise Bolden Case number (if know) 4.4 \$516.00 Royal Management/Your Credit Last 4 digits of account number 4394 Nonpriority Creditor's Name Opened 3/22/11 Last Active Po Box 1947 When was the debt incurred? 4/13/11 Boerne, TX 78006 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Secured Other. Specify 4.5 Santander Consumer USA 1000 Last 4 digits of account number \$14,847.00 Nonpriority Creditor's Name Opened 08/13 Last Active Po Box 961245 When was the debt incurred? 1/26/16 Ft Worth, TX 76161 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Automobile ☐ Yes 4.6 Thrift Investment Corp Last 4 digits of account number 2101 \$7.931.00 Nonpriority Creditor's Name Opened 12/12 Last Active 720 King George Post Rd When was the debt incurred? 8/09/13 Fords, NJ 08863 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify Automobile

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Debtor 1 TaShawna Lanise Bolden Page 28 of 48
Case number (if know)

Verizon	Last 4 digits of account number	0001	\$1,448.0
Nonpriority Creditor's Name Attn: Wireless Bankrupty Admin		Opened 08/13 Last Active	
500 Technology Dr Ste 500 Weldon Springs, MO 63304	When was the debt incurred?	3/31/17	
Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify		

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 10,000.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 10,000.00
	6f.	Student loans	C4	Total Claim
Total	о.	Student loans	6f.	\$ 0.00
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.		6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 25,971.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 25,971.00

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Fill in this infor	mation to identify your			
Debtor 1	TaShawna Lanis	e Bolden		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF GEORGIA - ATLANTA DIVISIO	<u> </u>
Case number (if known)				☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Acceptance Rentals,	Acct# TB70973402
2850 Hog Mountain Rd Suite 201	Opened 02/16
Dacula, GA 30019	Lease

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		Docume	nt Page 30 o	IT 48	
Fill in this in	nformation to identify your				
Debtor 1	TaShawna Lanise	Bolden			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
	s Bankruptcy Court for the:	NORTHERN DISTRICT	OF GEORGIA - ATLAN	ITA DIVISION	
0		-			
Case numbe (if known)	er				☐ Check if this is an amended filing
	Form 106H				, and the second
Schedu	ıle H: Your Cod	ebtors			12/15
■ No □ Yes 2. Within Arizona, ■ No. G □ Yes. [3. In Columnin line 2	California, Idaho, Louisiana, so to line 3. Did your spouse, former spourn 1, list all of your codebte again as a codebtor only its 16D), Schedule E/F (Official	I lived in a community pr Nevada, New Mexico, Pu use, or legal equivalent live ors. Do not include your f that person is a guaran	operty state or territor erto Rico, Texas, Washi with you at the time? spouse as a codebtor tor or cosigner. Make	y? (Community propert ngton, and Wisconsin.) if your spouse is filin sure you have listed tl	y states and territories include g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	olumn 1: Your codebtor me, Number, Street, City, State and ZI	P Code		Column 2: The cre	editor to whom you owe the debt
3.1 Na	ame simber Street	State	ZIP Code	Schedule D, lin Schedule E/F, l Schedule G, lin	e
	ime			_ ☐ Schedule D, lin☐ Schedule E/F, l☐ Schedule G, lin☐	line
Nu Cit	ımber Street ty	State	ZIP Code		

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Fill	in this information to identify you	r case:							
	-	a Lanise Bolden							
		Lanise Bolden			-				
	otor 2 use, if filing)				-				
Uni	ted States Bankruptcy Court for t	he: NORTHERN DISTRIC	CT OF GEORGIA - A	TLANTA	-				
	se number		_		Chec	ck if this is			
(If kn	nown)					An amende	•		
								postpetition llowing date:	cnapter
O ¹	fficial Form 106l				Ī	MM / DD/ Y	YYY		
S	chedule I: Your In	come							12/15
sup	as complete and accurate as popularly correct information. If you are separated and you have separated sheet to this formation. Describe Employment	ou are married and not fili our spouse is not filing w n. On the top of any additi	ng jointly, and your ith you, do not inclu	spouse is lide informa	living with ation abou	you, incl t your spo	ude inform ouse. If mo	ation about re space is i	your needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	2 or non-fili	ing spouse	
	If you have more than one job,		■ Employed			☐ Empl	oyed		
	attach a separate page with information about additional	Employment status	☐ Not employed			☐ Not employed			
	employers.	Occupation	Operation Supe	Operation Supervisor					
	Include part-time, seasonal, or self-employed work.	Employer's name	FedEx Freight I	nc					
	Occupation may include studer or homemaker, if it applies.	et Employer's address	30 FedEx Pkwy Collierville, TN		oriz				
		How long employed t	here? 15 year	rs		_			
Par	t 2: Give Details About M	lonthly Income							
	mate monthly income as of the use unless you are separated.	date you file this form. If	you have nothing to r	eport for an	ny line, write	e \$0 in the	space. Incl	ude your nor	n-filing
	u or your non-filing spouse have e space, attach a separate sheet		ombine the informatio	n for all em	ployers for	that perso	on on the lin	es below. If y	ou need
					For De	btor 1	For Deb	tor 2 or ng spouse	
2.	List monthly gross wages, sa deductions). If not paid monthl			2.	\$5	5,071.00	\$	N/A	
3.	Estimate and list monthly over	ertime pay.		3. +	+\$	0.00	+\$	N/A	
4.	Calculate gross Income. Add	I line 2 + line 3.		4.	\$5,0	71.00	\$	N/A	

Official Form 106I Schedule I: Your Income page 1

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Deb	tor 1	TaShawna Lanise Bolden		Cas	e number (if known)			
				Fo	or Debtor 1		Debtor 2 or filing spouse	
	Сор	y line 4 here	4.	\$	5,071.00	\$	N/A	
5.	Lict	all payroll deductions:		_				_
5.	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	1,434.00	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$ \$	0.00	\$—	N/A	_
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	N/A	_
	5e.	Insurance	5e.	\$	175.00	\$	N/A	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A	
	5g.	Union dues	5g.	\$	0.00	\$	N/A	
	5h.	Other deductions. Specify: Flexible Healthcare Account	5h.+	\$	75.00	+ \$	N/A	<u>\</u>
		Supplemental Insurance	_	\$	28.00	\$	N/A	-
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.	\$	1,712.00	\$	N/A	
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	3,359.00	\$	N/A	<u> </u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	 \$	N/A	
	8b.	Interest and dividends	8b.	\$	0.00	\$	N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	N/A	
	8d.	Unemployment compensation	8d.	\$	0.00	\$	N/A	_
	8e.	Social Security	8e.	\$	0.00	\$	N/A	-
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	_ 8f. _ 8g.	\$ \$	0.00	\$ 	N/A N/A	
	8h.	Other monthly income. Specify:	8h.+	· · ·	0.00	*	N/A	
	0			<u> </u>	0.00		14/7	<u>`</u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	0.00	\$	N/	'A
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		3,359.00 + \$		N/A = \$	3,359.00
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your r friends or relatives. Not include any amounts already included in lines 2-10 or amounts that are not a cify:	depen		.,	•	chedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies					12. \$	3,359.00
13.	Do y	you expect an increase or decrease within the year after you file this form? No. Yes Explain:	?					nly income

Official Form 106I Schedule I: Your Income page 2

Fill i	n this inform <u>a</u> t	tion to identify yo	ur case:							
Debt		TaShawna La		lden		Cr	neck if th An ar	nis is: mended filing		
Debt (Spo	tor 2 buse, if filing)						A sup	oplement show	ving postpetition chapter the following date:	
Unite	ed States Bankri	uptcy Court for the:		IERN DISTRICT OF GEOF TA DIVISION	RGIA -		MM /	DD / YYYY		
!	e number nown)									
Of	ficial Fo	rm 106J				ı				
Be a	as complete a		possible. eded, atta	If two married people ar						5
Part		ibe Your Housel	hold							
1.	Is this a join									
		s Debtor 2 live in	n a separa	ate household?						
	□ No		t file Offici	al Form 106J-2, <i>Expense</i> s	for Separate House	ehold of De	ebtor 2.			
2.	Do you have	e dependents?	□ No							
	Do not list De Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relation			ependent's ge	Does dependent live with you?	
	Do not state	the							□ No	
	dependents i	names.			Nephew		8		■ Yes	
					Daughter		1	7	□ No ■ Yes	
									□ No	
									☐ Yes	
									□ No	
_	_								☐ Yes	
3.	expenses of	enses include f people other th d your depender	^{ian} ⊓	No Yes						
exp	mate your ex		ur bankrı	y Expenses uptcy filing date unless y y is filed. If this is a supp						_
the		n assistance and		government assistance i luded it on <i>Schedule I:</i>)				Your expe	enses	
4.		r home ownersh		ses for your residence. I	nclude first mortgage		\$		1,050.00	
	If not includ	ed in line 4:								
	4a. Real e	state taxes				4a.	\$		0.00	
		rty, homeowner's	, or renter	's insurance		4b.	· · · —		60.00	
				pkeep expenses		4c.			0.00	
5		owner's associati			mo oquity loops	4d.			0.00	
5.	Auditional N	nortgage payme	into for yo	our residence, such as ho	me equity loans	5.	\$		0.00	

otor 1	TaShawna Lanise Bolden	Case num	ber (if known)	
Utilitie	es:			
	Electricity, heat, natural gas	6a.	\$	325.00
	Water, sewer, garbage collection	6b.		70.00
	Telephone, cell phone, Internet, satellite, and cable services	6c.		0.00
	Other. Specify: Cellular Phone	6d.		35.00
		ou.	\$	
_	Cable/Internet		· .	150.00
	and housekeeping supplies	7.		300.00
	are and children's education costs	8.		0.00
	ng, laundry, and dry cleaning	9.	·	20.00
	nal care products and services	10.	·	24.00
	al and dental expenses	11.	\$	25.00
	portation. Include gas, maintenance, bus or train fare.	10	ф	200.00
	include car payments.	12.	·	
	ainment, clubs, recreation, newspapers, magazines, and books	13.	·	0.00
	able contributions and religious donations	14.	\$	0.00
. Insura				
	include insurance deducted from your pay or included in lines 4 or 20.	45-	¢.	
	Life insurance	15a.	·	0.00
	Health insurance	15b.		0.00
	Vehicle insurance	15c.	· ·	300.00
	Other insurance. Specify:	15d.	\$	0.00
. Taxes Specify	. Do not include taxes deducted from your pay or included in lines 4 or 20. y:	16.	\$	0.00
. Install	ment or lease payments:			
17a.	Car payments for Vehicle 1	17a.	\$	0.00
17b.	Car payments for Vehicle 2	17b.	\$	0.00
17c.	Other. Specify:	17c.	\$	0.00
	Other. Specify:	17d.	· -	0.00
	payments of alimony, maintenance, and support that you did not report a		·	0.00
	ted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		\$	0.00
	payments you make to support others who do not live with you.		\$	0.00
Specif		19.		
	real property expenses not included in lines 4 or 5 of this form or on Sch	nedule I: Yo	our Income.	
	Mortgages on other property	20a.		0.00
	Real estate taxes	20b.	\$	0.00
	Property, homeowner's, or renter's insurance	20c.	·	0.00
	Maintenance, repair, and upkeep expenses	20d.		0.00
	Homeowner's association or condominium dues	20a.	·	0.00
			Ψ +\$	
. Other:	Specily		+Φ	0.00
. Calcul	ate your monthly expenses			
	dd lines 4 through 21.		\$	2,559.00
	opy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$,
	dd line 22a and 22b. The result is your monthly expenses.		\$	2,559.00
220. A	ad into 22a and 22b. The result is your monthly expenses.		Ψ	۷,၁၁۶.00
Calcul	ate your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	3,359.00
	Copy your monthly expenses from line 22c above.	23b.		2,559.00
-				
23c.	Subtract your monthly expenses from your monthly income.			
	The result is your <i>monthly net income</i> .	23c.	\$	800.00
For exa modifica	u expect an increase or decrease in your expenses within the year after y mple, do you expect to finish paying for your car loan within the year or do you expect you ation to the terms of your mortgage?			or decrease because
■ No.				
☐ Yes	Explain here:			

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		Doc	union 1 age 55 of 40	
Fill in this infor	mation to identify your	rase.		1
Debtor 1	TaShawna Lanise	Bolden Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DIST	TRICT OF GEORGIA - ATLANTA DIVISION	
Case number				
(if known)				☐ Check if this is an
				amended filing
Official Fo	orm 108			
Stateme	nt of Intentio	n for Indiv	iduals Filing Under Chapt	er 7 12/15
If you are on ind	lividual filina under eber	-to: 7 mat fil	Lout this form if.	
	lividual filing under chap	, ,	i out this form it:	
_	e claims secured by you		at aurina d	
	sed personal property a		ot expired. you file your bankruptcy petition or by the date s	set for the meeting of creditors
	ever is earlier, unless th		e time for cause. You must also send copies to the	
	eople are filing together	in a joint case, bo	th are equally responsible for supplying correct	information. Both debtors must
J		,		
	and accurate as possible our name and case nun		s needed, attach a separate sheet to this form. Or	i the top of any additional pages,
Dark Line V	· · · · · · · · · · · · · · · · · · ·	. 0 0 - 1		
Part 1: List Y	our Creditors Who Have	Secured Claims		
1. For any credit	-	rt 1 of Schedule D	: Creditors Who Have Claims Secured by Proper	ty (Official Form 106D), fill in the
	elow. editor and the property th	nat is collateral	What do you intend to do with the property that	
			secures a debt?	as exempt on Schedule C?
_	Consumer Portfolio S	vc	Surrender the property.	□ No
name:			Retain the property and redeem it.	=
Description of	2016 Kia Forte 47k	miles	Retain the property and enter into a	Yes
property			Reaffirmation Agreement. Retain the property and [explain]:	
securing debt	:		Tretain the property and [explain].	
	Thrift Investment Corp	ooration	☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	=
Description of	All real and person	al property	☐ Retain the property and enter into a Reaffirmation Agreement.	■ Yes
property		ppy	Retain the property and [explain]:	
securing debt	·		avoid lien using 11 U.S.C. § 522(f)	

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Official Form 108

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Debtor 1 TaShawna Lanise Bolden	Case number (if known)
	_
Lessor's name:	□ No
Description of leased Property:	□ <i>V</i> ;;
Troporty.	☐ Yes
Lessor's name:	□ No
Description of leased	_ 110
Property:	☐ Yes
Lessor's name:	□ No
Description of leased	
Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Tropony.	□ Yes
Lessor's name:	□ No
Description of leased	
Property:	☐ Yes
Lessor's name:	□ No
Description of leased	
Property:	☐ Yes
Lessor's name:	□ No
Description of leased	_
Property:	□ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indi- property that is subject to an unexpired lease.	icated my intention about any property of my estate that secures a debt and any personal
X /s/ TaShawna Lanise Bolden	X
TaShawna Lanise Bolden	Signature of Debtor 2
Signature of Debtor 1	<u> </u>
Data	Data
Date February 12, 2018	Date

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Fill in this information to identify your case:					
Debtor 1	TaShawna Lanise	e Bolden			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF GEORGIA - ATLANTA DI	IVISION	
Case number					
(if known)					☐ Check if
					amende

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	21,280.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	21,280.00
Par	2: Summarize Your Liabilities		
			abilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	39,034.76
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	10,000.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	25,971.00
	Your total liabilities	\$	75,005.76
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,359.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,559.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a bounded purpose." 14 LLS C. \$ 104(9). Fill put lines 8.0g for stellistical purposes. 28 LLS C. \$ 150	a personal,	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

the court with your other schedules.

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Debtor 1 TaShawna Lanise Bolden

Page 38 of 48 Case number (if known)

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 8. 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

5,071.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on <i>Schedule E/F</i> , copy the following:	Total	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	10,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	10,000.00

Fill in this infor	rmation to identify your	case.			
Debtor 1	TaShawna Lanise				
Debior 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name	-	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF GEORGIA - ATLAN	TA DIVISION	
Case number					
(if known)					☐ Check if this is an
					amended filing
· You must file th obtaining mone	is form whenever you fi	n connection with a ban	s or amended schedule	s. Making a false stat	ement, concealing property, or 00, or imprisonment for up to 20
Sig	ın Below				
Did you pa	ay or agree to pay some	one who is NOT an atto	rney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				akruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sun	nmary and schedules fil	ed with this declarati	on and
Y /e/ Tag	Shawna Lanise Bolde	an .	X		
TaSha	awna Lanise Bolden ure of Debtor 1	,	Signature o	of Debtor 2	
Date	February 12, 2018		Date		

Fill in this information to identify your case:		
··	Check one box only as dir 122A-1Supp:	rected in this form and in Form
Debtor 1 TaShawna Lanise Bolden	•	
Debtor 2 (Spouse, if filing)	■ 1. There is no presu	imption of abuse
United States Bankruptcy Court for the: NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION	applies will be ma	determine if a presumption of abuse ade under <i>Chapter 7 Means Test</i> cial Form 122A-2).
Case number(if known)		does not apply now because of service but it could apply later.
	☐ Check if this is an	n amended filing
Official Form 122A - 1		
Chapter 7 Statement of Your Current Monthly	Income	12/15
Be as complete and accurate as possible. If two married people are filing together, both are attach a separate sheet to this form. Include the line number to which the additional inform case number (if known). If you believe that you are exempted from a presumption of abuse qualifying military service, complete and file Statement of Exemption from Presumption of Calculate Your Current Monthly Income	ation applies. On the top of an because you do not have prim	y additional pages, write your name and arily consumer debts or because of
1. What is your marital and filing status? Check one only.		
■ Not married. Fill out Column A, lines 2-11.		
\square Married and your spouse is filing with you. Fill out both Columns A and B	, lines 2-11.	
\square Married and your spouse is NOT filing with you. You and your spouse a	ire:	
☐ Living in the same household and are not legally separated. Fill out bo	oth Columns A and B, lines 2	-11.
☐ Living separately or are legally separated. Fill out Column A, lines 2-11; penalty of perjury that you and your spouse are legally separated under n living apart for reasons that do not include evading the Means Test require	onbankruptcy law that applies	s or that you and your spouse are
Fill in the average monthly income that you received from all sources, derived during the 101(10A). For example, if you are filing on September 15, the 6-month period would be March the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not spouses own the same rental property, put the income from that property in one column only.	of 1 through August 31. If the amount include any income amount mo	unt of your monthly income varied during ore than once. For example, if both
	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
Your gross wages, salary, tips, bonuses, overtime, and commissions (before payroll deductions).	s 5,071.00	\$
 Alimony and maintenance payments. Do not include payments from a spouse Column B is filled in. 	e if \$ 0.00	\$
4. All amounts from any source which are regularly paid for household expersor of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, pare and roommates. Include regular contributions from a spouse only if Column B is filled in. Do not include payments you listed on line 3.	tions nts,	\$
5. Net income from operating a business, profession, or farm		
Debtor 1		
Gross receipts (before all deductions) \$ 0.00 Ordinary and necessary operating expenses -\$ 0.00		
Crainary and necessary operating expenses	ere -> \$ 0.00	\$
		<u> </u>
6. Net income from rental and other real property Debtor 1		
Gross receipts (before all deductions) \$ 0.00		
Ordinary and necessary operating expenses -\$ 0.00		
Net monthly income from rental or other real property \$ Copy h		\$
7. Interest, dividends, and royalties	\$0.00	\$

Official Form 122A-1

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Debtor 1 **TaShawna Lanise Bolden** Case number (if known)

				Column A		Column B		
				Debtor 1		Debtor 2 or non-filing s		
8.	Unemployment compensation			\$	0.00	\$		
	Do not enter the amount if you contend that the amount the Social Security Act. Instead, list it here:		fit under					
	For you \$ For your spouse \$	0.	00					
_	For your spouse \$							
	Pension or retirement income. Do not include any ambenefit under the Social Security Act.			\$	0.00	\$		
10.	Income from all other sources not listed above. Spe Do not include any benefits received under the Social S received as a victim of a war crime, a crime against hun domestic terrorism. If necessary, list other sources on a total below.	Security Act or paymer nanity, or international separate page and po	nts I or	¢	0.00	\$		
	•			Φ	0.00	\$ \$		
	Total amounts from separate pages, if any.			\$	0.00	\$		
	rotal amounts nom separate pages, il any.		+	Ψ	0.00	Ψ		
11.	Calculate your total current monthly income. Add lin each column. Then add the total for Column A to the tot		\$	5,071.00	+		= \$	5,071.00
							Total cu	rrent monthly
Part	2: Determine Whether the Means Test Applies to	o You					ilicome	
	· · · · · · · · · · · · · · · · · · ·							
12.	Calculate your current monthly income for the year.	·						
	12a. Copy your total current monthly income from line 1	1		Сору	line 11 h	ere=>	\$	5,071.00
	Multiply by 12 (the number of months in a year)						x 12	
	12b. The result is your annual income for this part of the	e form				12b.	\$6	0,852.00
13.	Calculate the median family income that applies to y	you. Follow these step	os:					
	Fill in the state in which you live.	GA						
	Fill in the number of people in your household.	3						
	Fill in the median family income for your state and size of	***************************************				13.	\$6	5,900.00
	To find a list of applicable median income amounts, go of for this form. This list may also be available at the banks		pecified	in the separa	te instruct	ions		
14.	How do the lines compare?							
	14a. Line 12b is less than or equal to line 13. Or Go to Part 3.	n the top of page 1, ch	eck box	1, There is n	o presum	ption of abuse).	
	14b. Line 12b is more than line 13. On the top of Go to Part 3 and fill out Form 122A-2.	f page 1, check box 2	, The pre	esumption of	abuse is d	determined by	Form 122	2A-2.
Part	3: Sign Below							
	By signing here, I declare under penalty of perjury	that the information of	n this sta	atement and i	n any atta	chments is tru	e and co	rrect.
	χ /s/ TaShawna Lanise Bolden							
	TaShawna Lanise Bolden							
	Signature of Debtor 1							
	Date February 12, 2018 MM / DD / YYYY							
	If you checked line 14a, do NOT fill out or file Form	n 122A-2.						
	If you checked line 14b, fill out Form 122A-2 and fi							
	ii you onconcu iiilo 170, iiii out i oiiii 122A-2 aliu ii	io it with this lotti.						

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United States Bankruptcy Court NORTHERN DISTRICT OF GEORGIA - ATLANTA DIVISION

In re	TaShawna Lanise Bolden	Debtor(s)	Case No. Chapter	7			
	VERIFICATION OF CREDITOR MATRIX						
Γhe abo	ove-named Debtor hereby verifies	that the attached list of creditors is true and corre	ect to the best	of his/her knowledge.			
Date:	February 12, 2018	/s/ TaShawna Lanise Bolden					
		TaShawna Lanise Bolden Signature of Debtor					

Acceptance Rentals, 2850 Hog Mountain Rd Suite 201 Dacula, GA 30019

Bay Area Credit Services 4145 Shackleford Rd Ste 330b Norcross, GA 30093

Comptroller of Maryland P.O. Box 466 Annapolis, MD 21404

Consumer Portfolio Svc Attn: Bankruptcy Po Box 57071 Irvine, CA 92619

Fst Collect Po Box 102 Lewes, DE 19958

Georgia Department of Revenue Accounts Receivable Collection Section 1800 Century Blvd. NE Suite 9100 Atlanta, GA 30345

IRS
401 W. Peachtree St., NW
Stop #334-D
Room 400
Atlanta, GA 30308

Maryland Department of Revenue PO Box 8888 Annapolis, MD 21401

Midwest Recovery Systems Po Box 899 Florissant, MO 63032

Royal Management/Your Credit Po Box 1947 Boerne, TX 78006 Santander Consumer USA Po Box 961245 Ft Worth, TX 76161

Thrift Investment Corp 720 King George Post Rd Fords, NJ 08863

Thrift Investment Corporation c/o Peroutka, Miller, Klima, & Peters 8028 Ritchie Hwy #300 Pasadena, MD 21122

Verizon Attn: Wireless Bankrupty Admin 500 Technology Dr Ste 500 Weldon Springs, MO 63304

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.